



APIO PERSONAL CYBER INSURANCE

From banking app losses to cyberbullying, extortion and identity theft, our digitally integrated lives are increasingly targeted by cyber attackers

We understand the intricate actions needed to protect and cover you and your family.

We have the expertise. We have the solution.

Designed by South Africa's top cyber mitigation specialists and expert underwriting team at ITOO Special Risks, this unique product provides a market first personal cyber insurance offering. Packages available for Apio clients:

APIO CYBER	LIMIT	APIO CYBER PRO	LIMIT
Theft of funds	R 25 000	Theft of funds	R 50 000
Identity theft	R 25 000	Identity theft	R 50 000
Data restoration*	R 30 000	Data restoration*	R 30 000
Cyber bullying	R 50 000	Cyber bullying	R 50 000
• Trauma benefit	R 5 000	• Trauma benefit	R 5 000
• Additional school costs	R 5 000	• Additional school costs	R 5 000
Cyber extortion	R 5 000	Cyber extortion	R 5 000
		Network security, privacy & data breach liability	R100 000
		Privacy & data breach by 3rd party	R 5 000
R 65.00 per month		R 125.00 per month	
Insured including spouse and 3 children		Insured including spouse and 3 children	

* R1 000 Deductible

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Theft of funds: reimbursement of funds lost resulting from a cyber incident or hacking of your bank account, payment cards or mobile wallet
Identity theft: costs resulting from identity theft including reporting the identity theft, re-filing rejected applications, notarising affidavits, credit and identity theft monitoring, re-issuing identity documents and lost wages
Data restoration / malware decontamination: costs to restore data and software resulting from a cyber incident
Cyber bullying: costs resulting from cyber bullying or stalking including removal of content, lost wages, trauma benefit and experts to manage and protect your reputation
***Trauma Benefit:** a financial payment to assist in alleviating the reasonable financial burden incurred for the treatment of emotional trauma by a licensed professional, as a direct result of the **Cyberbullying, Cyber Stalking**, or publication of harmful material
• Additional School Costs: additional costs for school fees, school uniforms and educational material should it be established by a licensed physician or psychologist that an insured child needs to be placed in an alternate school as a direct result of the **Cyberbullying, Cyber Stalking** or publication of harmful material
Cyber extortion: reimbursement of ransom payments resulting from an extortion demand
Network security liability: defence and settlement of third-party claims resulting from a cyber incident on your computer systems (including IoT devices) which causes harm to third party systems and data
Privacy & data breach liability: defence and settlement of third-party claims resulting from compromised information
Privacy & data breach by third party: Reimbursement of your legal defence costs against a 3rd party resulting from a data breach

For more information contact your Key Account Manager or email info@apio.co.za